

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BONNI L. SMILEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-24331

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/21/2016 and confirmed on 12/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		58,105.47
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		58,105.47

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,900.00	
Trustee Fee	2,707.75	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,607.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 3634	0.00	12,543.22	0.00	12,543.22
	JPMORGAN CHASE BANK NA Acct: 3634	496.89	496.89	0.00	496.89
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 4F84	287.58	287.58	34.56	322.14
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 4F84	73.04	73.04	0.00	73.04
	FIRST NATIONAL BANK OF PA(*) Acct: 6750	5,494.15	5,494.15	364.91	5,859.06
					19,294.35

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	BONNI L. SMILEY Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,500.00	1,500.00	0.00	0.00
	PITTSBURGH SD & MT OLIVER BOROUGH Acct: 3873	653.40	653.40	0.00	653.40
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 4F84	982.29	982.29	38.13	1,020.42
	CITY & SCHOOL DIST OF PITTSBURGH (F Acct: 4F84	1,261.08	1,261.08	40.78	1,301.86
	CITY AND SD OF PITTSBURGH (LIBRARY) Acct: 4F84	38.80	38.80	1.34	40.14
					3,015.82

Unsecured					
	SYNCHRONY BANK++ Acct: 6145	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	7,711.16	7,711.16	0.00	7,711.16

16-24331

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1029				
	BANK OF AMERICA NA**	1,617.21	1,617.21	0.00	1,617.21
	Acct: 4443				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,896.92	1,896.92	0.00	1,896.92
	Acct: 4645				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2793				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2344				
	CITIZENS BANK (CARD SVCS)*	1,377.13	1,377.13	0.00	1,377.13
	Acct: 3996				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 3873				
	DISCOVER BANK(*)	574.28	574.28	0.00	574.28
	Acct: 0746				
	LVNV FUNDING LLC, ASSIGNEE	5,801.15	5,801.15	0.00	5,801.15
	Acct: 7392				
	LVNV FUNDING LLC, ASSIGNEE	8,377.95	8,377.95	0.00	8,377.95
	Acct: 6032				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct: 6910				
	PORTFOLIO RECOVERY ASSOCIATES, LL	607.55	607.55	0.00	607.55
	Acct: 2540				
	DEPARTMENT STORES NATIONAL BANK	101.86	101.86	0.00	101.86
	Acct: 9293				
	DUQUESNE LIGHT COMPANY*	122.34	122.34	0.00	122.34
	Acct: 3873				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	DAMIAN HERRERA	0.00	0.00	0.00	0.00
	Acct:				
	RATTAN REAL ESTATE	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KRISTEN D LITTLE ESQ	0.00	0.00	0.00	0.00
	Acct:				

28,187.55

TOTAL PAID TO CREDITORS

50,497.72

16-24331

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	2,935.57
SECURED	6,351.66
UNSECURED	28,187.55

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

BONNI L. SMILEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24331

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Bonni L. Smiley
Debtor

Case No. 16-24331-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:

Recip ID	Recipient Name and Address
db	+ Bonni L. Smiley, 200 White Hampton Lane, Apt # CG208, Pittsburgh, PA 15236-1575
cr	+ Borough of Mt. Oliver and City of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14325076	+ Bank of America, PO Box 982238, El Paso, TX 79998-2238
14381783	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14362023	+ Borough of Mt. Oliver and City of Pittsburgh SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15189972	+ City & School District of Pittsburgh, c/o Jordan Tax Services, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14325082	+ Damian Herrera, 245 Kirk Avenue, Pittsburgh, PA 15227-2211
14325085	+ JP Morgan Chase Bank, 8100 Nations Way, Jacksonville, FL 32256-4405
14325089	+ THD/CBNA, PO Box 15298, Wilmington, DE 19850-5298

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 26 2022 23:20:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14325074	Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 23:29:28	Amazon/Synchrony Bank, PO Box 965015, Orlando, FL 32896-0013
14325075	+ Email/Text: bk@avant.com	Jan 26 2022 23:21:00	Avant Inc., 640 LaSalle Street, Suite 535, Chicago, IL 60654-3731
14325077	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 26 2022 23:20:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14325080	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 26 2022 23:20:00	Citizen's Bank, 1 Citizen's Drive, Riverside, RI 02915-3000
14362059	+ Email/Text: ebnjts@grblaw.com	Jan 26 2022 23:20:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14325081	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 26 2022 23:21:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14325088	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 23:29:21	Macy's, PO Box 8218, Mason, OH 45040
14371625	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2022 23:21:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14327662	Email/Text: mrdiscen@discover.com	Jan 26 2022 23:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14325083	+ Email/Text: mrdiscen@discover.com	Jan 26 2022 23:20:00	Discover Financial Services, LLC, P.O. Box

District/off: 0315-2

User: auto

Page 2 of 3

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14385574	+ Email/Text: kburkley@bernsteinlaw.com	Jan 26 2022 23:21:00	15316, Wilmington, DE 19850-5316 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14325084	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 26 2022 23:20:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14379894	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 26 2022 23:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14325078	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 23:29:25	Chase Card, PO Box 15298, Wilmington, DE 19850
14373886	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 23:29:17	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14381784	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:29:21	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14384842	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:29:20	LVNV Funding, LLC its successors and assigns as, assignee of Banco Popular North America, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14382065	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:29:21	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745436	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:29:21	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
14325086	+ Email/Text: bk@lendingclub.com	Jan 26 2022 23:21:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14381878	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 23:29:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
14325079	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, P.O. Box 15298, Wilmington, DE 19850
14325087	*+	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 26, 2022

Form ID: pdf900

Total Noticed: 31

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Bonni L. Smiley chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Mt. Oliver and City of Pittsburgh jhunt@grblaw.com
Kristen D. Little	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, klittle@logs.com;logsecf@logs.com
Matthew John McClelland	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8